IN THE UNITED STATES BANKRUPTCY COURT

FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:

Yaritza Viera Vega

CHAPTER 13

Debtor

BANKRUPTCY NO. 16-14821-jkf

#### CHAPTER 13 PLAN OF THE DEBTOR

- 1. If this estate were liquidated under chapter 7 of the Bankruptcy Code, the allowed unsecured claimants would be paid \$0.00, and the allowed unsecured claimants will receive not less than this amount.
- 2. The plan payments by the debtor shall consist of the total amount previously paid of \$1,835.00 added to the new monthly payment in the amount of \$487.83 for the remaining 55 months of the plan for a total base amount, as amended, of \$28,665.45. The monthly payment amount shall change effective January 7, 2017.
  - 3. The various claims of the Debtor's creditors shall be classified as follows:
    - a. CLASS 1 Claims filed and allowed which are entitled to priority. The administrative cost of the Trustee is the only priority claim contemplated by this plan.
    - b. CLASS 2 This is a cure plan. The secured claim of Pennsylvania Housing Finance Agency (PHFA) is the only Class 2 claim provided for by this Plan. The Debtor will deliver to the Trustee the amount needed to cure the delinquency of PHFA's filed claim and will make regular monthly mortgage payments to PHFA outside of the plan.
    - c. CLASS 3 All other claims that are timely filed and allowed.
    - d. CLASS 4 All other claims that are not timely filed or are disallowed.
- 4. The payments received by the Trustee shall be distributed first to the Trustee for his commission, limited to 10% of the sums actually distributed; then to the Class 2

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arrearage claim; and thereafter to the allowed Class 3 claims. Class 4 claims will not receive any distribution under this Plan.

- 5. Title to the property of the estate shall revert in the Debtor upon confirmation of this Plan, and the Debtor shall have sole right to the use and possession of same.
- 6. Upon approval of any motion to modify the Plan after confirmation, the Debtor may alter the amount and time of payments under this Plan.
- 7. Upon completion of this plan, all debts listed in Debtor's chapter 13 statements, shall be discharged; and all pre-petition arrears owed to the Pennsylvania Finance Housing Agency shall be cured.

Date: 2 - 1 - 17

Jane Hull aya Yapitza Viera Vega

Debtor

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### **CERTIFICATION OF SERVICE**

I hereby certify that a copy of the Chapter 13 Plan of the Debtor was served upon William Miller, the Chapter 13 Trustee, upon the U.S. Trustee, by first class mail, postage pre-paid, and upon the secured creditors who have filed proofs of claims.

Yaritza Viera Vega

Debtor

DATE: 2 - 1 - 17

### Yaritza Viera-Vega

Case Num. 16-14821-JKF

Payment list to the Trustee

09/16 \$367.00

09/16 \$367.00

10/16 \$367.00

11/16 \$367.00

12/16 \$367.00

01/17 \$367.00

02/17 \$367.00

# Total of \$ 2,569.00

Payments to PHFA mortgage

10/16 \$1,201.00

11/16 \$1,201.00

12/16 \$1,201.00

01/17 \$1,201.00

02/17 \$1,201.00

# Total of \$6,005.00